

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Mark Brandstetter  
 Bernadette Brandstetter  
 Debtors

Case No. 20-13111-pmm  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db/jdb	+Mark Brandstetter, Bernadette Brandstetter, 5599 Colony Drive, Bethlehem, PA 18017-9258
tr	+SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14522325	+Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
14522324	+Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
14522330	+First Commonwealth Credit Union, PO Box 20450, Lehigh Valley, PA 18002-0450
14522334	+Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165
14522333	+Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: support@ymalaw.com Aug 27 2020 04:31:14 PAUL H. YOUNG, Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2020 04:31:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 27 2020 04:31:52 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 27 2020 04:31:44 Frederic J. Baker, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14522315	E-mail/Text: bankruptcy@bbandt.com Aug 27 2020 04:31:24 Bb&t, P O Box 1847, Wilson, NC 27894
14522316	+EDI: CAPIO.COM Aug 27 2020 08:18:00 Capio Partners LLC, Attn: Bankruptcy, PO Box 3498, Sherman, TX 75091-3498
14522317	+EDI: CAPIO.COM Aug 27 2020 08:18:00 Capio Partners LLC, 2222 Texoma Pkwy, Sherman, TX 75090-2481
14522319	+EDI: CAPITALONE.COM Aug 27 2020 08:18:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14522318	+EDI: CAPITALONE.COM Aug 27 2020 08:18:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14522320	+EDI: WFNBN.COM Aug 27 2020 08:18:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14522321	+EDI: WFNBN.COM Aug 27 2020 08:18:00 Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
14522322	+EDI: WFNBN.COM Aug 27 2020 08:18:00 ComenityCapital/Bosco, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14522323	+EDI: WFNBN.COM Aug 27 2020 08:18:00 ComenityCapital/Bosco, PO Box 182120, Columbus, OH 43218-2120
14522327	+E-mail/PDF: creditonebknotifications@resurgent.com Aug 27 2020 04:41:00 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14522326	+E-mail/PDF: creditonebknotifications@resurgent.com Aug 27 2020 04:41:00 Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14522328	+EDI: TSYS2.COM Aug 27 2020 08:18:00 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
14522329	+EDI: TSYS2.COM Aug 27 2020 08:18:00 Department Store National Bank/Macy's, PO Box 8218, Mason, OH 45040-8218
14522332	EDI: PRA.COM Aug 27 2020 08:18:00 Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14522331	EDI: PRA.COM Aug 27 2020 08:18:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14522335	+E-mail/Text: jchrist@stewardfs.com Aug 27 2020 04:31:48 Steward Financial Svcs, PO Box 39, Maple Shade, NJ 08052-0039
14522336	+EDI: RMSC.COM Aug 27 2020 08:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14522337	+EDI: RMSC.COM Aug 27 2020 08:18:00 Synchrony Bank/Lowes, PO Box 956005, Orlando, FL 32896-0001
14522338	+EDI: WTRRNBNBANK.COM Aug 27 2020 08:18:00 Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14522339	+EDI: WTRRNBNBANK.COM Aug 27 2020 08:18:00 Target, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-4

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Bernadette Brandstetter support@ymalaw.com,  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com  
PAUL H. YOUNG on behalf of Debtor Mark Brandstetter support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Mark Brandstetter</b>	Social Security number or ITIN	<b>xxx-xx-8215</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Bernadette Brandstetter</b>	Social Security number or ITIN	<b>xxx-xx-2298</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 7/24/20</b>
Case number:	<b>20-13111-pmm</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Mark Brandstetter	Bernadette Brandstetter
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5599 Colony Drive Bethlehem, PA 18017	5599 Colony Drive Bethlehem, PA 18017
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 8/26/20

**For more information, see page 2**

Debtor **Mark Brandstetter** and **Bernadette Brandstetter**

Case number **20-13111-pmm**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 22, 2020 at 1:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 11/21/20</b>  <b>Filing deadline: 10/2/20</b> <b>Filing deadline: 1/20/21</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$635.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>11/5/20 at 10:00 AM</b> , Location: <b>201 Penn Street, 4th Floor, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	